



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name AMERICAN EXPRESS COMPANY

City/State NEW YORK, NY

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 184,261,000

Peer Group Number: 9 Number in Peer Group: _____

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

AMERICAN EXPRESS COMPANY
200 VESEY STREET

NEW YORK, NY 10285

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	188,570,000	188,918,667	188,628,000	193,637,000	181,288,750
Net income (\$000)	6,341,000	1,701,000	3,139,000	6,758,000	6,926,000
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.99			4.30			4.23			4.45			4.23		
+ Non-interest income	17.39			14.57			14.90			18.05			18.04		
– Overhead expense	17.10			13.83			14.45			16.36			15.96		
– Provision for credit losses	-1.04			3.41			2.51			1.84			1.83		
+ Securities gains (losses)	0			0			0			0			0		
+ Other tax equivalent adjustments	0			0			0			0			0		
= Pretax net operating income (tax equivalent)	5.88			1.71			2.25			4.35			4.48		
Net operating income	4.48			1.20			1.66			3.49			3.82		
Net income	4.48			1.20			1.66			3.49			3.82		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.26			6.08			5.90			6.92			6.49		
Interest expense	0.79			1.33			1.23			1.98			1.80		
Net interest income (tax equivalent)	4.48			4.75			4.68			4.94			4.69		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.92			2.86			2.63			2.28			2.11		
Earnings coverage of net loan and lease losses (X)	8.41			2.75			2.81			3.70			4.12		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.80			5.69			4.88			2.11			2		
Allowance for loan and lease losses / Total loans and leases	2.80			5.69			4.88			2.11			2		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15			0.33			0.26			0.40			0.36		
30–89 days past due loans and leases / Total loans and leases	0.30			0.41			0.37			0.59			0.57		
Liquidity and Funding															
Net noncore funding dependence	15.74			19.66			13.79			42.08			44.80		
Net short-term noncore funding dependence	-4.62			-17.70			-19.44			5.41			3.37		
Net loans and leases / Total assets	67.63			57.38			59.61			73.81			73.55		
Capitalization															
Tier 1 leverage ratio	11.76			10.75			10.95			10.21			10.41		
Holding company equity capital / Total assets	13.26			11.68			12.01			11.63			11.82		
Total equity capital (including minority interest) / Total assets	13.28			11.69			12.02			11.66			11.86		
Common equity tier 1 capital / Total risk-weighted assets	12.64			13.89			13.51			10.71			11.02		
Net loans and leases / Equity capital (X)	5.10			4.91			4.96			6.35			6.22		
Cash dividends / Net income	17			65.20			46.89			21.29			19.55		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	-1.60			-3.57			-3.50			5.15			4.11		
Equity capital	11.71			-5.02			-0.36			3.50			22.33		
Net loans and leases	15.98			-24.19			-22.07			5.53			8.52		
Noncore funding	-22.48			-21.79			-26.86			-0.41			0.06		
Parent Company Ratios															
Short-term debt / Equity capital	27.31			12.64			21.78			8.67			2.87		
Long-term debt / Equity capital	54.13			91.95			77.48			96.99			78.76		
Equity investment in subsidiaries / Equity capital	98.93			101.05			101.41			100.44			100.06		
Cash from ops + noncash items + op expense / Op expense + dividends	287.82			153.78			145.27			264.02			138.59		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	6,494,000	7,543,000	9,779,000	11,308,000	9,943,000	-13.91	19.24
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	6,494,000	7,543,000	9,779,000	11,308,000	9,943,000	-13.91	19.24
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	6,494,000	7,543,000	9,779,000	11,308,000	9,943,000	-13.91	19.24
Investment interest income (tax equivalent).....	67,000	107,000	135,000	203,000	125,000	-37.38	-57.32
Interest on balances due from depository institutions.....	68,000	132,000	153,000	555,000	524,000	-48.48	-29.17
Interest income on other earning assets.....	5,000	15,000	17,000	22,000	22,000	-66.67	0.00
Total interest income (tax equivalent).....	6,634,000	7,797,000	10,084,000	12,088,000	10,614,000	-14.92	16.30
Interest on time deposits of \$250K or more.....	9,000	15,000	20,000	11,000	2,000	-40.00	
Interest on time deposits < \$250K.....	103,000	171,000	217,000	287,000	354,000	-39.77	
Interest on foreign office deposits.....	0	1,000	1,000	5,000	5,000	-100.00	-100.00
Interest on other deposits.....	242,000	599,000	702,000	1,256,000	926,000	-59.60	-3.20
Interest on other borrowings and trading liabilities.....	620,000	905,000	1,135,000	1,883,000	1,624,000	-31.49	-21.42
Interest on subordinated debt and mandatory convertible securities.....	17,000	17,000	22,000	22,000	33,000	0.00	-67.31
Total interest expense.....	991,000	1,708,000	2,097,000	3,464,000	2,944,000	-41.98	-23.24
Net interest income (tax equivalent).....	5,643,000	6,089,000	7,987,000	8,624,000	7,670,000	-7.32	27.87
Non-interest income.....	24,596,000	20,647,000	28,098,000	34,945,000	32,711,000	19.13	17.84
Adjusted operating income (tax equivalent).....	30,239,000	26,736,000	36,085,000	43,569,000	40,381,000	13.10	19.59
Overhead expense.....	24,179,000	19,600,000	27,259,000	31,673,000	28,927,000	23.36	42.77
Provision for credit losses.....	-1,472,000	4,837,000	4,726,000	3,554,000	3,319,000		
Securities gains (losses).....	0	0	0	-1,000	1,000		-100.00
Other tax equivalent adjustments.....	0	0	1,000	0	-5,000		
Pretax net operating income (tax equivalent).....	8,314,000	2,416,000	4,253,000	8,422,000	8,130,000	244.12	19.03
Applicable income taxes.....	2,041,000	741,000	1,161,000	1,670,000	1,201,000	175.44	-13.22
Tax equivalent adjustments.....	1,000	1,000	2,000	4,000	2,000	0.00	-97.83
Applicable income taxes (tax equivalent).....	2,042,000	742,000	1,163,000	1,674,000	1,203,000	175.20	-14.85
Minority interest.....	-69,000	-27,000	-49,000	-10,000	1,000		
Net income before discontinued operations, net of minority interest.....	6,341,000	1,701,000	3,139,000	6,758,000	6,926,000	272.78	38.30
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	6,341,000	1,701,000	3,139,000	6,758,000	6,926,000	272.78	38.30
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	6,272,000	1,674,000	3,090,000	6,748,000	6,927,000	274.67	36.73
Investment securities income (tax equivalent).....	67,000	107,000	135,000	203,000	125,000	-37.38	-57.32
US Treasury and agency securities (excluding mortgage-backed securities) ..	47,000	74,000	95,000	143,000	62,000	-36.49	840.00
Mortgage-backed securities.....	1,000	1,000	1,000	1,000	2,000	0.00	-50.00
All other securities.....	19,000	32,000	39,000	59,000	61,000	-40.63	-87.33
Cash dividends declared.....	1,078,000	1,109,000	1,472,000	1,439,000	1,354,000	-2.80	19.12
Common.....	1,029,000	1,044,000	1,393,000	1,358,000	1,273,000	-1.44	21.92
Preferred.....	49,000	65,000	79,000	81,000	81,000	-24.62	-19.67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	4.69			5.50			5.35			6.24			5.85		
Less: Interest expense	0.70			1.21			1.11			1.79			1.62		
Equals: Net interest income (tax equivalent)	3.99			4.30			4.23			4.45			4.23		
Plus: Non-interest income	17.39			14.57			14.90			18.05			18.04		
Equals: adjusted operating income (tax equivalent)	21.38			18.87			19.13			22.50			22.27		
Less: Overhead expense	17.10			13.83			14.45			16.36			15.96		
Less: Provision for credit losses	-1.04			3.41			2.51			1.84			1.83		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0		
Plus: other tax equivalent adjustments	0			0			0			0			0		
Equals: Pretax net operating income (tax equivalent)	5.88			1.71			2.25			4.35			4.48		
Less: Applicable income taxes (tax equivalent)	1.44			0.52			0.62			0.86			0.66		
Less: Minority interest	-0.05			-0.02			-0.03			-0.01			0		
Equals: Net operating income	4.48			1.20			1.66			3.49			3.82		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	4.48			1.20			1.66			3.49			3.82		
Memo: Net income (last four quarters)	4.13			1.78			1.66			3.49			3.82		
Net income—BHC and noncontrolling (minority) interest	4.43			1.18			1.64			3.48			3.82		
Margin Analysis															
Average earning assets / Average assets	89.15			90.46			90.53			90.16			90.20		
Average interest-bearing funds / Average assets	66.98			70.64			70.42			69.13			68.89		
Interest income (tax equivalent) / Average earning assets	5.26			6.08			5.90			6.92			6.49		
Interest expense / Average earning assets	0.79			1.33			1.23			1.98			1.80		
Net interest income (tax equivalent) / Average earning assets	4.48			4.75			4.68			4.94			4.69		
Yield or Cost															
Total loans and leases (tax equivalent)	7.28			8.29			8.13			7.96			7.55		
Interest-bearing bank balances	0.31			0.57			0.50			2.35			2		
Federal funds sold and reverse repos	4.01			5.70			5.23			3.96			5.94		
Trading assets	0			0			0			0			0		
Total earning assets	5.26			6.08			5.90			6.92			6.49		
Investment securities (tax equivalent)	0.50			1.09			0.87			2.73			2.67		
US Treasury and agency securities (excluding mortgage-backed securities)	0.46			0.67			0.58			2.07			1.94		
Mortgage-backed securities	6.15			3.88			3.05			2.31			3.54		
All other securities	2.85			4.74			4.35			6.08			3.93		
Interest-bearing deposits	0.55			1.32			1.17			2.17			1.92		
Time deposits of \$250K or more	1.54			2.40			2.35			2.40			1.19		
Time deposits < \$250K	2.41			2.42			2.42			2.47			2.24		
Other domestic deposits	0.41			1.16			1			2.11			1.82		
Foreign deposits	0			3.25			2.74			54.05			14.93		
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	2.09			2.30			2.26			3.09			2.87		
All interest-bearing funds	1.05			1.71			1.58			2.59			2.36		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	24,596,000	20,647,000	28,098,000	34,945,000	32,711,000
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	70,000	65,000	90,000	98,000	107,000
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	175,000	166,000	218,000	302,000	307,000
Venture capital revenue	0	-2,000	-3,000	-3,000	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	10,000	0	-3,000	9,000	36,000
Other non-interest income	24,341,000	20,418,000	27,796,000	34,539,000	32,261,000
Total overhead expenses	24,179,000	19,600,000	27,259,000	31,673,000	28,927,000
Personnel expense	4,586,000	4,152,000	5,718,000	5,911,000	5,250,000
Net occupancy expense	508,000	568,000	796,000	748,000	708,000
Goodwill impairment losses	0	0	0	0	1,000
Amortization expenses and impairment loss (other intangible assets)	44,000	39,000	54,000	49,000	212,000
Other operating expenses	19,041,000	14,841,000	20,691,000	24,965,000	22,756,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	62,986	64,295	63,718	64,611	58,959
Average personnel expense per employee	72.81	64.58	89.74	91.49	89.04
Average assets per employee	2,993.84	2,938.31	2,960.36	2,996.97	3,074.83

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Mutual fund fee income / Non-interest income	0			0			0			0			0		
Overhead expenses / Net Interest Income + non-interest income	79.96			73.31			75.54			72.70			71.65		

Percent of Average Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	17.10			13.83			14.45			16.36			15.96		
Personnel expense	3.24			2.93			3.03			3.05			2.90		
Net occupancy expense	0.36			0.40			0.42			0.39			0.39		
Other operating expenses	13.49			10.50			11			12.92			12.67		
Overhead less non-interest income	-0.29			-0.74			-0.44			-1.69			-2.09		

Percent of Adjusted Operating Income (Tax Equivalent)

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Total overhead expense	79.96			73.31			75.54			72.70			71.64		
Personnel expense	15.17			15.53			15.85			13.57			13		
Net occupancy expense	1.68			2.12			2.21			1.72			1.75		
Other operating expenses	63.11			55.66			57.49			57.41			56.88		
Total non-interest income	81.34			77.23			77.87			80.21			81.01		
Fiduciary activities income	0			0			0			0			0		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.23			0.24			0.25			0.22			0.26		
Investment banking fees and commissions	0			0			0			0			0		
Insurance activities revenue	0.58			0.62			0.60			0.69			0.76		
Venture capital revenue	0			-0.01			-0.01			-0.01			0		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.03			0			-0.01			0.02			0.09		
Other non-interest income	80.50			76.37			77.03			79.27			79.89		
Overhead less non-interest income	-1.38			-3.92			-2.33			-7.51			-9.37		
Applicable income taxes / Pretax net operating income (tax equivalent)	24.55			30.67			27.30			19.83			14.77		
Applicable income tax + TE / Pretax net operating income + TE	24.56			30.71			27.35			19.88			14.80		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	23,000	0	0	0	0		
Commercial and industrial loans	42,576,000	38,511,000	39,690,000	50,663,000	48,404,000	10.56	7.63
Loans to individuals	82,745,000	75,211,000	80,009,000	98,595,000	92,879,000	10.02	22.99
Loans to depository institutions and acceptances of other banks	57,000	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	2,798,000	208,000	227,000	284,000	264,000	1245.19	1127.19
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	128,199,000	113,930,000	119,926,000	149,542,000	141,547,000	12.52	19.74
Less: Allowance for loan and lease losses	3,585,000	6,483,000	5,852,000	3,162,000	2,835,000	-44.70	125.61
Net loans and leases	124,614,000	107,447,000	114,074,000	146,380,000	138,712,000	15.98	18.15
Debt securities that reprice or mature in over 1 year	1,027,000	8,018,000	1,847,000	1,721,000	2,121,000	-87.19	-62.56
Mutual funds and equity securities	127,000	2,164,000	129,000	163,000	48,000	-94.13	-56.06
Subtotal	125,768,000	117,629,000	116,050,000	148,264,000	140,881,000	6.92	15.91
Interest-bearing bank balances	24,495,000	30,773,000	29,733,000	20,522,000	24,282,000	-20.40	7.69
Federal funds sold and reverse repos	369,000	304,000	92,000	87,000	64,000	21.38	51.85
Debt securities that reprice or mature within 1 year	8,543,000	14,434,000	19,812,000	6,745,000	2,644,000	-40.81	401.35
Trading assets	7,000	10,000	18,000	7,000	12,000	-30.00	-75.00
Total earning assets	159,182,000	163,150,000	165,705,000	175,625,000	167,883,000	-2.43	19.48
Non-interest-bearing cash and due from depository institutions	2,944,000	2,377,000	2,984,000	3,613,000	3,296,000	23.85	16.64
Premises, fixed assets, and leases	3,001,000	2,851,000	3,002,000	2,592,000	1,616,000	5.26	93.61
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	678,000	963,000	844,000	1,249,000	1,191,000	-29.60	-46.78
Intangible and other assets	18,456,000	17,914,000	18,830,000	15,235,000	14,610,000	3.03	24.76
Total assets	184,261,000	187,255,000	191,365,000	198,314,000	188,596,000	-1.60	20.14
Quarterly average assets	185,048,000	187,197,000	187,756,000	195,720,000	186,432,000	-1.15	17.85
Average loans and leases (YTD)	118,991,667	121,343,000	120,230,000	141,984,250	131,769,750	-1.94	6.14
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	128,199,000	113,930,000	119,926,000	149,542,000	141,547,000	12.52	19.74
Real estate loans secured by 1-4 family	23,000	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	9,697,000	24,616,000	21,788,000	8,629,000	4,813,000	-60.61	104.75
U.S. Treasury securities	8,757,000	21,520,000	20,730,000	7,429,000	3,440,000	-59.31	1518.67
US agency securities (excluding mortgage-backed securities)	6,000	8,000	7,000	9,000	10,000	-25.00	-50.00
Municipal securities	106,000	180,000	178,000	243,000	596,000	-41.11	-95.40
Mortgage-backed securities	21,000	34,000	30,000	41,000	51,000	-38.24	-80.37
Asset-backed securities	0	0	0	0	0		
Other debt securities	680,000	710,000	714,000	744,000	668,000	-4.23	-54.12
Mutual funds and equity securities	127,000	2,164,000	129,000	163,000	48,000	-94.13	-56.06
Available-for-sale securities	9,570,000	22,452,000	21,659,000	8,466,000	4,765,000	-57.38	102.07
U.S. Treasury securities	8,757,000	21,520,000	20,730,000	7,429,000	3,440,000	-59.31	1518.67
US agency securities (excluding mortgage-backed securities)	6,000	8,000	7,000	9,000	10,000	-25.00	-50.00
Municipal securities	106,000	180,000	178,000	243,000	596,000	-41.11	-95.40
Mortgage-backed securities	21,000	34,000	30,000	41,000	51,000	-38.24	-80.37
Asset-backed securities	0	0	0	0	0		
Other debt securities	680,000	710,000	714,000	744,000	668,000	-4.23	-54.12
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	47,000	101,000	85,000	44,000	-9,000	-53.47	-38.16
Structured notes, fair value	0	0	0	0	0		
Pledged securities	37,000	2,080,000	61,000	99,000	16,000	-98.22	-13.95

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	298,000	368,000	335,000	183,000	176,000	-19.02	325.71
NOW, ATS and transaction accounts	661,000	724,000	652,000	870,000	311,000	-8.70	355.86
Time deposits less brokered deposits < \$250K	-11,414,000	-12,439,000	-12,499,000	-14,878,000	-15,616,000		
MMDA and other savings accounts	77,699,000	73,748,000	76,930,000	61,645,000	55,349,000	5.36	96.94
Other non-interest-bearing deposits	1,890,000	2,158,000	2,426,000	2,309,000	2,447,000	-12.42	-33.50
Core deposits	69,134,000	64,559,000	67,844,000	50,129,000	42,667,000	7.09	80.59
Time deposits of \$250K or more	617,000	953,000	917,000	610,000	264,000	-35.26	
Foreign deposits	712,000	807,000	902,000	470,000	488,000	-11.77	48.95
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	3,001,000	752,000		-100.00
Other borrowings w/remaining maturity of 1 year or less	12,235,000	6,475,000	10,006,000	12,133,000	10,144,000	88.96	10.28
Other borrowings w/remaining maturity over 1 year	23,903,000	39,420,000	34,227,000	49,329,000	49,624,000	-39.36	-31.48
Brokered deposits < \$250K	15,736,000	20,977,000	19,583,000	24,198,000	28,836,000	-24.98	
Noncore funding	53,203,000	68,632,000	65,635,000	89,741,000	90,108,000	-22.48	-17.46
Trading liabilities	6,000	10,000	18,000	5,000	9,000	-40.00	-76.00
Subordinated notes and debentures + trust preferred securities	598,000	598,000	598,000	597,000	1,003,000	0.00	-40.08
Other liabilities	36,856,000	31,557,000	34,276,000	34,714,000	32,450,000	16.79	28.92
Total liabilities	159,797,000	165,356,000	168,371,000	175,186,000	166,237,000	-3.36	20.74
Equity Capital							
Perpetual preferred stock (including surplus)	2,326,000	1,584,000	1,584,000	1,584,000	1,584,000	46.84	46.84
Common stock	156,000	161,000	161,000	163,000	170,000	-3.11	-15.22
Common surplus	10,345,000	10,513,000	10,576,000	10,482,000	10,841,000	-1.60	-9.28
Retained earnings	14,832,000	12,759,000	13,834,000	13,864,000	12,493,000	16.25	39.25
Accumulated other comprehensive income	-2,963,000	-2,872,000	-2,895,000	-2,737,000	-2,597,000		
Other equity capital components	-271,000	-280,000	-279,000	-292,000	-207,000		
Total holding company equity capital	24,425,000	21,865,000	22,981,000	23,064,000	22,284,000	11.71	16.27
Noncontrolling (minority) interest in subsidiaries	39,000	34,000	13,000	64,000	75,000	14.71	254.55
Total equity capital, including minority interest	24,464,000	21,899,000	22,994,000	23,128,000	22,359,000	11.71	16.40
Total liabilities and capital	184,261,000	187,255,000	191,365,000	198,314,000	188,596,000	-1.60	20.14
Memoranda							
Non-interest-bearing deposits	2,893,000	3,324,000	3,655,000	2,947,000	3,083,000	-12.97	-12.39
Interest-bearing deposits	83,306,000	83,972,000	85,591,000	72,460,000	69,172,000	-0.79	57.61
Total deposits	86,199,000	87,296,000	89,246,000	75,407,000	72,255,000	-1.26	53.50
Long-term debt that reprices within 1 year	4,525,000	7,776,000	6,876,000	8,693,000	12,271,000	-41.81	-69.98
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,981,000	23,064,000	23,064,000	22,284,000	18,216,000		
Accounting restatements	0	0	0	0	34,000		
Net income	6,341,000	1,701,000	3,139,000	6,758,000	6,926,000		
Net sale of new perpetual preferred stock	734,000	0	0	0	0		
Net sale of new common stock	-4,494,000	-785,000	-721,000	-4,403,000	-1,376,000		
Sale of treasury stock	6,000	6,000	6,000	4,000	9,000		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,078,000	1,109,000	1,472,000	1,439,000	1,354,000		
Change in other comprehensive income	-68,000	-135,000	-158,000	-140,000	-169,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,000	-877,000	-877,000	0	-2,000		
Holding company equity capital, ending balance	24,425,000	21,865,000	22,981,000	23,064,000	22,284,000		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	0.01			0			0			0			0		
Commercial and industrial loans	23.11			20.57			20.74			25.55			25.67		
Loans to individuals	44.91			40.17			41.81			49.72			49.25		
Loans to depository institutions and acceptances of other banks	0.03			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	1.52			0.11			0.12			0.14			0.14		
Net loans and leases	67.63			57.38			59.61			73.81			73.55		
Debt securities over 1 year	0.56			4.28			0.97			0.87			1.12		
Mutual funds and equity securities	0.07			1.16			0.07			0.08			0.03		
Subtotal	68.26			62.82			60.64			74.76			74.70		
Interest-bearing bank balances	13.29			16.43			15.54			10.35			12.88		
Federal funds sold and reverse repos	0.20			0.16			0.05			0.04			0.03		
Debt securities 1 year or less	4.64			7.71			10.35			3.40			1.40		
Trading assets	0			0.01			0.01			0			0.01		
Total earning assets	86.39			87.13			86.59			88.56			89.02		
Non-interest cash and due from depository institutions	1.60			1.27			1.56			1.82			1.75		
Other real estate owned	0			0			0			0			0		
All other assets	12.01			11.60			11.85			9.62			9.24		
Memoranda															
Short-term investments	18.13			24.30			25.94			13.79			14.31		
U.S. Treasury securities	4.75			11.49			10.83			3.75			1.82		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0.01		
Municipal securities	0.06			0.10			0.09			0.12			0.32		
Mortgage-backed securities	0.01			0.02			0.02			0.02			0.03		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0.37			0.38			0.37			0.38			0.35		
Loans held-for-sale	0			0			0			0			0		
Loans held for investment	69.57			60.84			62.67			75.41			75.05		
Real estate loans secured by 1-4 family	0.01			0			0			0			0		
Revolving	0.01			0			0			0			0		
Closed-end, secured by first liens	0			0			0			0			0		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	0.02			0			0			0			0		
Real estate loans secured by 1-4 family	0.02			0			0			0			0		
Revolving	0.02			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.04			0			0			0			0		
Commercial and industrial loans	33.21			33.80			33.10			33.88			34.20		
Loans to individuals	64.54			66.02			66.72			65.93			65.62		
Credit card loans	48.09			50.53			50.13			49.02			49.11		
Agricultural loans	0			0			0			0			0		
Other loans and leases	2.18			0.18			0.19			0.19			0.19		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	0.09			0			0			0			0		
Real estate loans secured by 1-4 family	0.09			0			0			0			0		
Revolving	0.09			0			0			0			0		
Closed-end	0			0			0			0			0		
Commercial real estate loans	0			0			0			0			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0			0			0			0			0		
Owner-occupied	0			0			0			0			0		
Other	0			0			0			0			0		
Real estate loans secured by farmland	0			0			0			0			0		
Loans to depository institutions and acceptances of other banks	0.23			0			0			0			0		
Commercial and industrial loans	175.22			154.09			159.62			222.30			220.97		
Loans to individuals	340.54			300.93			321.76			432.62			424.01		
Credit card loans	253.72			230.34			241.77			321.68			317.32		
Agricultural loans	0			0			0			0			0		
Other loans and leases	11.52			0.83			0.91			1.25			1.21		
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.02			0.07			0.06			0.05			0.06		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.11			0.31			0.28			0.32			0.36		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.11			0.31			0.28			0.32			0.36		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	18.13			24.30			25.94			13.79			14.31		
Liquid assets	19.86			29.39			28.01			15.99			16.52		
Investment securities	5.26			13.15			11.39			4.35			2.55		
Net loans and leases	67.63			57.38			59.61			73.81			73.55		
Net loans, leases and standby letters of credit	67.63			57.38			59.61			73.81			73.55		
Core deposits	37.52			34.48			35.45			25.28			22.62		
Noncore funding	28.87			36.65			34.30			45.25			47.78		
Time deposits of \$250K or more	0.33			0.51			0.48			0.31			0.14		
Foreign deposits	0.39			0.43			0.47			0.24			0.26		
Federal funds purchased and repos	0			0			0			0			0		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.20			-0.16			-0.05			-0.04			-0.03		
Commercial paper	0			0			0			1.51			0.40		
Other borrowings w/remaining maturity of 1 year or less	6.64			3.46			5.23			6.12			5.38		
Earning assets that reprice within 1 year	60.33			62.92			64.57			58.68			58.40		
Interest-bearing liabilities that reprice within 1 year	1.85			2.61			2			2.34			2.52		
Long-term debt that reprices within 1 year	2.46			4.15			3.59			4.38			6.51		
Net assets that reprice within 1 year	56.03			56.16			58.98			51.96			49.37		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.74			19.66			13.79			42.08			44.80		
Net short-term noncore funding dependence	-4.62			-17.70			-19.44			5.41			3.37		
Short-term investment / Short-term noncore funding	121.06			184.29			183.35			77.32			85.04		
Liquid assets - short-term noncore funding / Nonliquid assets	6.10			22.94			19.25			-2.20			-0.37		
Net loans and leases / Total deposits	144.57			123.08			127.82			194.12			191.98		
Net loans and leases / Core deposits	180.25			166.43			168.14			292.01			325.10		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.22			0.51			0.42			0.22			-0.05		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	98.69			91.21			99.41			98.11			99		
U.S. Treasury securities	90.31			87.42			95.14			86.09			71.47		
US agency securities (excluding mortgage-backed securities)	0.06			0.03			0.03			0.10			0.21		
Municipal securities	1.09			0.73			0.82			2.82			12.38		
Mortgage-backed securities	0.22			0.14			0.14			0.48			1.06		
Asset-backed securities	0			0			0			0			0		
Other debt securities	7.01			2.88			3.28			8.62			13.88		
Mutual funds and equity securities	1.31			8.79			0.59			1.89			1		
Debt securities 1 year or less	88.10			58.64			90.93			78.17			54.93		
Debt securities 1 to 5 years	9.37			31.20			7.59			15.44			33.39		
Debt securities over 5 years	1.22			1.37			0.89			4.51			10.68		
Pledged securities	0.38			8.45			0.28			1.15			0.33		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	-26.60			58.99			81.46			1.35			-6.94		
Investment securities	-60.61			190.93			152.50			79.29			49.06		
Core deposits	7.09			33.67			35.34			17.49			21.93		
Noncore funding	-22.48			-21.79			-26.86			-0.41			0.06		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			315,389,000	306,418,000	301,526,000
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	31,000	24,000	70,000	26,000
Credit card lines (reported semiannually, June/Dec)			314,405,000	305,269,000	301,269,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade ..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	12,850,000	17,300,000	15,800,000	22,550,000	24,000,000
Futures and forward foreign exchange	29,031,000	25,871,000	26,111,000	36,486,000	29,143,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	6,000
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)							164.81			154.51			159.88		
Standby letters of credit	0			0			0			0			0		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0			0			0			0			0		
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade ..	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade ..	0			0			0			0			0		
Derivative contracts	22.73			23.05			21.90			29.77			28.18		
Interest rate contracts	6.97			9.24			8.26			11.37			12.73		
Interest rate futures and forward contracts	0			0			0			0			0		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	6.97			9.24			8.26			11.37			12.73		
Foreign exchange contracts	15.76			13.82			13.64			18.40			15.45		
Futures and forward foreign exchange contracts	15.76			13.82			13.64			18.40			15.45		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0			0		
Equity, commodity, and other derivative contracts	0			0			0			0			0		
Commodity and other futures and forward contracts	0			0			0			0			0		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							262.32			215.81			228.83		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	41,881,000	43,171,000	41,911,000	59,036,000	53,149,000
Interest rate contracts	12,850,000	17,300,000	15,800,000	22,550,000	24,000,000
Foreign exchange contracts	29,031,000	25,871,000	26,111,000	36,486,000	29,143,000
Equity, commodity, and other contracts	0	0	0	0	6,000
Derivatives Position					
Futures and forwards	29,031,000	25,871,000	26,111,000	36,486,000	29,143,000
Written options	0	0	0	0	6,000
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	6,000
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	12,850,000	17,300,000	15,800,000	22,550,000	24,000,000
Held for trading	899,000	1,128,000	1,215,000	1,214,000	1,208,000
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	899,000	1,128,000	1,215,000	1,214,000	1,208,000
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	40,982,000	42,043,000	40,696,000	57,822,000	51,941,000
Interest rate contracts	12,850,000	17,300,000	15,800,000	22,550,000	24,000,000
Foreign exchange contracts	28,132,000	24,743,000	24,896,000	35,272,000	27,935,000
Equity, commodity, and other contracts	0	0	0	0	6,000
Derivative contracts (excluding futures and FX 14 days or less)	41,881,000	43,171,000	41,911,000	58,965,000	53,143,000
One year or less	33,831,000	30,321,000	29,061,000	43,162,000	34,143,000
Over 1 year to 5 years	8,050,000	12,000,000	12,000,000	14,953,000	16,750,000
Over 5 years	0	850,000	850,000	850,000	2,250,000
Gross negative fair value (absolute value)	119,000	317,000	702,000	440,000	214,000
Gross positive fair value	531,000	879,000	629,000	343,000	514,000
Held for trading	11,000	16,000	27,000	12,000	16,000
Non-traded	520,000	863,000	602,000	331,000	498,000
Current credit exposure on risk-based capital derivative contracts	457,000	721,000	531,000	253,000	424,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	30.68			40.07			37.70			38.20			45.16		
Foreign exchange contracts	69.32			59.93			62.30			61.80			54.83		
Equity, commodity, and other contracts	0			0			0			0			0.01		
Futures and forwards	69.32			59.93			62.30			61.80			54.83		
Written options	0			0			0			0			0.01		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0.01		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	30.68			40.07			37.70			38.20			45.16		
Held for trading	2.15			2.61			2.90			2.06			2.27		
Interest rate contracts	0			0			0			0			0		
Foreign exchange contracts	2.15			2.61			2.90			2.06			2.27		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	97.85			97.39			97.10			97.94			97.73		
Interest rate contracts	30.68			40.07			37.70			38.20			45.16		
Foreign exchange contracts	67.17			57.31			59.40			59.75			52.56		
Equity, commodity, and other contracts	0			0			0			0			0.01		
Derivative contracts (excluding futures and forex 14 days or less)	100			100			100			99.88			99.99		
One year or less	80.78			70.23			69.34			73.11			64.24		
Over 1 year to 5 years	19.22			27.80			28.63			25.33			31.52		
Over 5 years	0			1.97			2.03			1.44			4.23		
Gross negative fair value (absolute value)	0.28			0.73			1.67			0.75			0.40		
Gross positive fair value	1.27			2.04			1.50			0.58			0.97		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0.02			0.03			0.02			0.01		
Gross positive fair value (X)	0.02			0.04			0.03			0.02			0.03		
Held for trading (X)	0			0			0			0			0		
Non-traded (X)	0.02			0.04			0.03			0.02			0.03		
Current credit exposure (X)	0.02			0.04			0.03			0.01			0.02		
Credit losses on derivative contracts	0			0			0			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	0.30			0.55			0.38			0.15			0.27		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	5,852,000	3,162,000	3,162,000	2,835,000	2,317,000
Gross losses	1,644,000	3,323,000	4,134,000	4,148,000	3,598,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	827,000	717,000	973,000	915,000	817,000
Net losses	817,000	2,606,000	3,161,000	3,233,000	2,781,000
Provision for loan and lease losses	-1,445,000	4,759,000	4,641,000	3,554,000	3,319,000
Adjustments	-5,000	1,168,000	1,210,000	6,000	-20,000
Ending balance	3,585,000	6,483,000	5,852,000	3,162,000	2,835,000
Memo: Allocated transfer risk reserve (ATTR)	0	3,000	3,000	7,000	6,000

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-1.02			3.36			2.46			1.84			1.83		
Provision for loan and lease losses / Average loans and leases	-1.62			5.23			3.86			2.50			2.52		
Provision for loan and lease losses / Net loan and lease losses	-176.87			182.62			146.82			109.93			119.35		
Allowance for loan and lease losses / Total loans and leases not held for sale	2.80			5.69			4.88			2.11			2		
Allowance for loan and lease losses / Total loans and leases	2.80			5.69			4.88			2.11			2		
Allowance for loan and lease losses / Net loans and leases losses (X)	3.29			1.87			1.85			0.98			1.02		
Allowance for loan and lease losses / Nonaccrual assets	1,896.83			1,711.35			1,847			526.41			551.65		
ALLL / 90+ days past due + nonaccrual loans and leases	874.39			814.45			939.33			251.55			260.33		
Gross loan and lease losses / Average loans and leases	1.84			3.65			3.44			2.92			2.73		
Recoveries / Average loans and leases	0.93			0.79			0.81			0.64			0.62		
Net losses / Average loans and leases	0.92			2.86			2.63			2.28			2.11		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0		
Recoveries / Prior year-end losses	20			17.29			23.46			25.43			27.68		
Earnings coverage of net loan and lease losses (X)	8.41			2.75			2.81			3.70			4.12		

Net Loan and Lease Losses By Type

Real estate loans	0														
Real estate loans secured by 1-4 family	0														
Revolving	0														
Closed-end															
Commercial real estate loans															
Construction and land development															
1-4 family															
Other															
Multifamily															
Nonfarm nonresidential															
Owner-occupied															
Other															
Real estate loans secured by farmland															
Commercial and industrial loans	0.41			2.69			2.36			1.66			1.64		
Loans to individuals	1.10			3.24			2.78			2.43			2.14		
Credit card loans	1.34			3.50			3.10			2.66			2.32		
Agricultural loans															
Loans to foreign governments and institutions	-2.30														
Other loans and leases	0.15			0			0			0			0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	381,000	467,000	441,000	877,000	800,000
90+ days past due loans and leases	221,000	417,000	306,000	655,000	574,000
Nonaccrual loans and leases	189,000	379,000	317,000	602,000	515,000
Total past due and nonaccrual loans and leases	791,000	1,263,000	1,064,000	2,134,000	1,889,000
Restructured 30–89 days past due	109,000	72,000	70,000	31,000	21,000
Restructured 90+ days past due	41,000	19,000	15,000	12,000	7,000
Restructured nonaccrual	20,000	10,000	14,000	10,000	6,000
Total restructured loans and leases	170,000	101,000	99,000	53,000	34,000
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,933,000	3,269,000	3,343,000	969,000	626,000
Other real estate owned	0	0	0	0	0
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.30			0.41			0.37			0.59			0.57		
90+ days past due loans and leases	0.17			0.37			0.26			0.44			0.41		
Nonaccrual loans and leases	0.15			0.33			0.26			0.40			0.36		
90+ days past due and nonaccrual loans and leases	0.32			0.70			0.52			0.84			0.77		

30–89 days past due restructured	0.09			0.06			0.06			0.02			0.01		
90+ days past due restructured	0.03			0.02			0.01			0.01			0		
Nonaccrual restructured	0.02			0.01			0.01			0.01			0		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.30			0.41			0.37			0.59			0.57		
90+ days past due assets	0.17			0.37			0.26			0.44			0.41		
Nonaccrual assets	0.15			0.33			0.26			0.40			0.36		
30+ days past due and nonaccrual assets	0.62			1.11			0.89			1.43			1.33		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.22			0.43			0.33			0.63			0.58		
90+ days past due and nonaccrual assets + other real estate owned	0.22			0.43			0.33			0.63			0.58		

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	1.78			2			1.96			0.81			0.62		
Allowance for loan and lease losses	91.27			57.67			64			51.04			41.23		
Equity capital + allowance for loan and lease losses	11.68			13.19			12.99			6.15			4.65		
Tier 1 capital + allowance for loan and lease losses	13.09			14.15			14.33			7.08			5.34		
Loans and leases + other real estate owned	2.55			3.28			3.12			1.08			0.83		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	4.35														
	90+ days past due	0														
	Nonaccrual	0														
Commercial and industrial	30–89 days past due	0.25			0.34			0.26			0.48			0.47		
	90+ days past due	0.10			0.30			0.14			0.33			0.30		
	Nonaccrual	0.15			0.35			0.28			0.44			0.41		
Individuals	30–89 days past due	0.33			0.44			0.42			0.64			0.62		
	90+ days past due	0.22			0.40			0.31			0.50			0.46		
	Nonaccrual	0.15			0.32			0.26			0.38			0.34		
Depository institution loans	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	0														
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due	0														
	90+ days past due	0														
	Nonaccrual	1.72														
Other loans and leases	30–89 days past due	0.11			0.96			0.88			0			0		
	90+ days past due	0.04			0			0			0			0		
	Nonaccrual	0.11			0			0			0			0		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Memoranda																
1–4 family	30–89 days past due	4.35														
	90+ days past due	0														
	Nonaccrual	0														
Revolving	30–89 days past due	4.35														
	90+ days past due	0														
	Nonaccrual	0														
Closed-end	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Junior lien	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Commercial real estate	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Construction and development	30–89 days past due															
	90+ days past due															
	Nonaccrual															
1–4 family	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Multifamily	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Nonfarm non-residential	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Owner Occupied	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Farmland	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Credit card	30–89 days past due	0.36			0.49			0.48			0.69			0.65		
	90+ days past due	0.26			0.46			0.38			0.55			0.51		
	Nonaccrual	0.15			0.34			0.26			0.40			0.35		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	10,231,000	10,395,000	10,458,000	10,353,000	10,804,000
Retained earnings	15,529,000	14,180,000	15,097,000	13,864,000	12,493,000
Accumulated other comprehensive income (AOCI)	-2,963,000	-2,872,000	-2,895,000	-2,737,000	-2,597,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	22,797,000	21,703,000	22,660,000	21,480,000	20,700,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,745,000	3,377,000	3,967,000	3,424,000	3,202,000
Accumulated other comprehensive income-related adjustments	0	0	0	0	0
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	19,052,000	18,326,000	18,693,000	18,056,000	17,498,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	19,052,000	18,326,000	18,693,000	18,056,000	17,498,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,326,000	1,584,000	1,584,000	1,584,000	1,584,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	39,000	34,000	13,000	4,000	2,000
Additional tier 1 capital before deductions	2,365,000	1,618,000	1,597,000	1,588,000	1,586,000
Less: Additional tier 1 capital deductions	7,000	13,000	13,000	16,000	14,000
Additional tier 1 capital	2,358,000	1,605,000	1,584,000	1,572,000	1,572,000
Tier 1 Capital	21,410,000	19,931,000	20,277,000	19,628,000	19,070,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	360,000	480,000	360,000	480,000	600,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	1,000	1,000
Allowance for loan and lease losses in tier 2 capital	1,892,000	1,688,000	1,761,000	2,120,000	1,996,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,252,000	2,168,000	2,121,000	2,601,000	2,597,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	7,000	13,000	13,000	16,000	14,000
Tier 2 capital	2,245,000	2,155,000	2,108,000	2,585,000	2,583,000
Exited advanced approach tier 2 capital					
Total capital	23,655,000	22,086,000	22,385,000	22,213,000	21,653,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	185,745,000	188,618,000	189,019,000	195,720,000	186,432,000
Less: Deductions from common equity tier 1 capital	3,752,000	3,390,000	3,980,000	3,440,000	3,216,000
Less: Other deductions	-76,000	-111,000	-94,000	-51,000	36,000
Total assets for leverage ratio	182,069,000	185,339,000	185,133,000	192,331,000	183,180,000
Total risk-weighted assets	150,670,920	131,922,460	138,340,900	168,538,560	158,814,800
Exited advanced approach total RWA					

Capital Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Common equity tier 1 capital, column A	12.64			13.89			13.51			10.71			11.02		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	14.21			15.11			14.66			11.65			12.01		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	15.70			16.74			16.18			13.18			13.63		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	11.76			10.75			10.95			10.21			10.41		
Supplementary leverage ratio, advanced approaches HCs										8.76			8.89		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	435,000	424,000	414,000	412,000	382,000	2.59	-5.23
Total property and casualty assets	435,000	424,000	414,000	412,000	382,000	2.59	-5.23
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	247,000	247,000	234,000	264,000	273,000	0.00	-24.23
Total property and casualty equity	247,000	247,000	234,000	264,000	273,000	0.00	-24.23
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	32,000	31,000	49,000	82,000	85,000	3.23	-39.62
Total property and casualty	32,000	31,000	49,000	82,000	85,000	3.23	-39.62
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	86,000	86,000	74,000	86,000	80,000	0.00	-6.52
Unearned premiums (P/C)	4,000	5,000	4,000	7,000	5,000	-20.00	-50.00
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	175,000	166,000	218,000	302,000	307,000	5.42	-32.69
Other insurance activities income	107,000	111,000	147,000	154,000	153,000	-3.60	-14.40
Insurance and reinsurance underwriting income	68,000	55,000	71,000	148,000	154,000	23.64	-49.63
Premiums	68,000	55,000	71,000	148,000	154,000	23.64	-49.63
Credit related insurance underwriting	4,000	5,000	6,000	7,000	8,000	-20.00	300.00
Other insurance underwriting	64,000	50,000	65,000	141,000	146,000	28.00	-52.24
Insurance benefits, losses, expenses	66,000	80,000	90,000	126,000	110,000	-17.50	-23.26
Net assets of insurance underwriting subsidiaries	435,000	424,000	414,000	412,000	382,000	2.59	-5.23
Life insurance assets	188,000	319,000	187,000	314,000	453,000	-41.07	-57.27

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.24			0.23			0.22			0.21			0.20		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	100			100			100			100			100		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	0			0			0			0			0		
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.58			0.62			0.60			0.69			0.76		
Premium income / Insurance activities revenue	38.86			33.13			32.57			49.01			50.16		
Credit related premium income / Total premium income	5.88			9.09			8.45			4.73			5.19		
Other premium income / Total premium income	94.12			90.91			91.55			95.27			94.81		
Insurance underwriting net income / Consolidated net income	0.50			1.82			1.56			1.21			1.23		
Insurance net income (P/C) / Equity (P/C)	17.27			16.73			20.94			31.06			31.14		
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums	97.06			145.45			126.76			85.14			71.43		
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.24			0.23			0.22			0.21			0.20		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.75			1.21			0.72			1.38			2.07		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	23,375,000	19,642,000	22,300,000	29,607,000	26,615,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	7,195,000	6,101,000	6,816,000	10,057,000	9,320,000
Loans to depository institutions and other banks acceptances	16,000	0	0	0	0
Loans to foreign governments and institutions	58,000	0	0	0	0
Loans to individuals	15,806,000	13,541,000	15,460,000	19,479,000	17,242,000
Agricultural loans	0	0	0	0	0
Other foreign loans	300,000	0	24,000	71,000	53,000
Lease financing receivables	0	0	0	0	0
Debt securities	653,000	707,000	710,000	742,000	667,000
Interest-bearing bank balances	2,733,000	2,077,000	2,257,000	2,320,000	2,094,000
Total selected foreign assets	26,761,000	22,426,000	25,267,000	32,669,000	29,376,000
Total foreign deposits	712,000	807,000	902,000	470,000	488,000
Interest-bearing deposits	7,000	9,000	8,000	15,000	28,000
Non-interest-bearing deposits	705,000	798,000	894,000	455,000	460,000

Analysis Ratios

Yield: Foreign loans	4.97			5.72			5.58			5.13			4.79		
Cost: Interest-bearing deposits	0			3.25			2.74			54.05			14.93		

Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans	0.15			3.96			2.95			1.29			1.67		
Foreign governments and institutions	-2.30														

Growth Rates

Net loans and leases	19.01			-29.94			-24.68			11.24			4.73		
Total selected assets	19.33			-26.69			-22.66			11.21			5.79		
Deposits	-11.77			78.15			91.91			-3.69			2.09		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities	0	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0	0		0
Home equity lines	0	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0	0		0
Auto loans	0	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	139,842	229,390	339,744	679,928	456,973	-39.04	303.50
Dividends	0	0	0	0	0		
Interest	0	48,317	48,317	209,195	185,605	-100.00	-100.00
Management and service fees	139,842	181,073	291,427	470,733	271,368	-22.77	
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	113,665	141,390	179,762	551,957	245,454	-19.61	-0.59
Dividends	53,700	29,900	44,200	115,220	83,000	79.60	22.05
Interest	24,939	73,529	83,005	369,085	120,058	-66.08	-9.98
Management and service fees	35,026	37,961	52,557	67,652	42,396	-7.73	-17.85
Other income	0	0	0	0	0		
Income from subsidiary holding companies	5,835,505	2,333,550	2,862,784	6,433,871	3,362,225	150.07	51.47
Dividends	5,633,000	2,132,000	2,635,000	6,265,000	3,139,000	164.21	59.98
Interest	44,529	78,310	96,880	113,582	116,525	-43.14	-49.51
Management and service fees	157,976	123,240	130,904	55,289	106,700	28.19	-35.11
Other income	0	0	0	0	0		
Total income from subsidiaries	6,089,012	2,704,330	3,382,290	7,665,756	4,064,652	125.16	52.16
Securities gains (losses)	0	0	0	0	0		
Other operating income	208	5,023	5,253	4,339	5,961	-95.86	-95.89
Total operating income	6,089,220	2,709,353	3,387,543	7,670,095	4,070,613	124.75	51.98
Operating Expenses							
Personnel expenses	250,597	252,549	332,765	365,615	336,275	-0.77	-17.89
Interest expense	344,733	446,983	570,950	827,565	550,929	-22.88	-3.35
Other expenses	330,502	452,858	618,734	891,214	666,242	-27.02	-21.15
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	925,832	1,152,390	1,522,449	2,084,394	1,553,446	-19.66	-14.35
Income (loss) before taxes	5,164,914	1,557,661	1,865,797	5,585,616	2,517,227	231.58	76.54
Applicable income taxes (credit)	-189,941	-197,455	-236,399	-281,645	-178,930		
Extraordinary items							
Income before undistributed income of subsidiaries	5,354,855	1,755,116	2,102,196	5,867,261	2,696,157	205.10	68.62
Equity in undistributed income of subsidiaries	986,459	-54,610	1,037,023	890,291	4,230,293		-29.99
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	-9,513	-35,612	-23,178	-17,370	15,539		
Subsidiary holding companies	995,972	-18,998	1,060,201	907,661	4,214,754		-28.58
Net income (loss)	6,341,314	1,700,506	3,139,219	6,757,552	6,926,450	272.91	38.31
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	44,187	-5,712	21,022	97,850	98,539		-24.55
Subsidiary holding companys' net income	6,628,972	2,113,002	3,695,201	7,172,661	7,353,754	213.72	34.86

BHC Name

City/State

1275216

2

9

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	72,143	0.15	0	0	0	0	4,393,294	6,811,171		-88.78
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	4,350,000	6,800,000		-100.00
Other receivables	72,143	0.15	0	0	0	0	43,294	11,171		-78.58
Investment in nonbank subsidiaries	7,762,817	16.61	6,481,030	12.79	6,910,857	13.44	15,719,036	9,476,754	19.78	236.12
Common and preferred stock	425,141	0.91	399,328	0.79	441,840	0.86	428,075	425,964	6.46	-7.94
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	6,328,206	13.54	5,055,110	9.97	5,535,656	10.77	14,300,145	7,445,245	25.18	443.09
Other receivables	1,009,470	2.16	1,026,592	2.03	933,361	1.82	990,816	1,605,545	-1.67	47.92
Investment in subsidiary holding companies	32,075,800	68.63	32,169,951	63.46	33,366,491	64.91	26,571,235	25,738,618	-0.29	29.02
Common and preferred stock	23,738,641	50.79	21,697,350	42.80	22,864,339	44.48	22,736,990	21,872,077	9.41	14.68
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	8,205,112	17.56	10,262,412	20.25	10,351,112	20.14	3,700,000	3,700,000	-20.05	121.76
Other receivables	132,047	0.28	210,189	0.41	151,040	0.29	134,245	166,541	-37.18	-71.35
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,401	0.01	870	0	876	0	440	539	175.98	159.01
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	6,504,158	13.92	11,786,758	23.25	10,967,258	21.33	4,428,311	3,284,621	-44.82	-3.63
Cash and due from unrelated depository institution	5,865	0.01	4,585	0.01	929	0	1,527	1,917	27.92	346.01
Premises, furnishings, fixtures and equipment	3,250	0.01	3,806	0.01	3,692	0.01	1,118	605	-14.61	47.79
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	309,499	0.66	242,996	0.48	156,714	0.30	214,575	289,814	27.37	-31.86
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	46,735,933	100.00	50,689,996	100.00	51,406,817	100.00	51,329,536	45,604,039	-7.80	33.45
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	6,670,935	14.27	2,763,868	5.45	5,005,403	9.74	2,000,125	640,614	141.36	345.08
Borrowings with maturity over 1 year	12,623,790	27.01	19,509,544	38.49	17,207,395	33.47	21,771,483	16,953,709	-35.29	99.88
Subordinated notes and debentures	597,989	1.28	597,403	1.18	597,547	1.16	596,978	596,429	0.10	0.46
Other liabilities	1,869,027	4	1,920,813	3.79	1,742,613	3.39	2,196,513	1,960,551	-2.70	25.47
Balance due to subsidiaries and related institutions	548,476	1.17	4,032,054	7.95	3,872,674	7.53	1,700,663	3,168,493	-86.40	-86.67
Total liabilities	22,310,217	47.74	28,823,682	56.86	28,425,632	55.30	28,265,762	23,319,796	-22.60	59.20
Equity Capital	24,425,716	52.26	21,866,314	43.14	22,981,185	44.70	23,063,774	22,284,243	11.70	16.28
Perpetual preferred stock (income surplus)	2,326,238	4.98	1,583,814	3.12	1,583,814	3.08	1,583,814	1,583,814	46.88	46.88
Common stock	156,045	0.33	161,444	0.32	161,431	0.31	162,517	169,803	-3.34	-15.09
Common surplus	10,345,221	22.14	10,512,871	20.74	10,575,875	20.57	10,481,883	10,841,344	-1.59	-9.28
Retained earnings	14,832,047	31.74	12,759,437	25.17	13,834,188	26.91	13,864,378	12,493,091	16.24	39.26
Accumulated other comprehensive income	-2,962,804	-6.34	-2,871,729	-5.67	-2,894,986	-5.63	-2,737,196	-2,596,921		
Other equity capital components	-271,031	-0.58	-279,523	-0.55	-279,137	-0.54	-291,622	-206,888		
Total liabilities and equity capital	46,735,933	100.00	50,689,996	100.00	51,406,817	100.00	51,329,536	45,604,039	-7.80	33.45
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	3,210,726	6.33	2,772,226	5.39	0	0	-100.00	-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	1,091,400	2,591,000		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

1275216

2

9

RSSD Number

FR Dist.

Peer #

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	33.32			10.02			13.71			28.13			32.93		
Bank net income / Average equity investment in banks															
Nonbank net income / Average equity investment in nonbanks	13.84			-1.80			4.92			21.77			22.90		
Subsidiary HCs net income / Average equity investment in sub HCs	36.77			13.14			17.01			32.09			36.66		
Bank net income / Parent net income	0			0			0			0			0		
Nonbank net income / Parent net income	0.70						0.67			1.45			1.42		
Subsidiary holding companies' net income / Parent net income	104.54			124.26			117.71			106.14			106.17		
Leverage															
Total liabilities / Equity capital	91.34			131.82			123.69			122.55			104.65		
Total debt / Equity capital	81.44			104.59			99.26			105.66			81.63		
Total debt + notes payable to subs that issued TPS / Equity capital	81.44			104.59			99.26			105.66			81.63		
Total debt + Loans guaranteed for affiliate / Equity capital	81.44			104.59			99.26			105.66			81.63		
Total debt / Equity capital – excess over fair value	81.44			104.59			99.26			105.66			81.63		
Long-term debt / Equity capital	54.13			91.95			77.48			96.99			78.76		
Short-term debt / Equity capital	27.31			12.64			21.78			8.67			2.87		
Current portion of long-term debt / Equity capital	0			0			0			0			0		
Excess cost over fair value / Equity capital	0			0			0			0			0		
Long-term debt / Consolidated long-term debt	53.96			50.24			51.13			44.80			34.67		
Double Leverage															
Equity investment in subs / Equity capital	98.93			101.05			101.41			100.44			100.06		
Total investment in subs / Equity capital	163.40			176.76			175.26			202.41			188.59		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.03			0.10			0.10			0.01			0		
Equity investment in subs – equity cap / Net income-div (X)				0.29			0.19			0.02			0		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	322.43			128.55			121.03			225.69			146.18		
Cash from ops + noncash items + op expense / Op expense + dividend	287.82			153.78			145.27			264.02			138.59		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-112.13			425.19			318.23			132.61			49.98		
Pretax operating income + interest expense / Interest expense	1,598.24			448.48			426.79			774.95			556.91		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,598.24			448.48			426.79			774.95			556.91		
Dividends + interest from subsidiaries / Interest expense + dividends	404.59			151.80			142.31			312.02			191.30		
Fees + other income from subsidiaries / Salary + other expenses	57.28			48.52			49.91			47.24			41.94		
Net income / Current part of long-term debt + preferred dividends (X)	129.41			26.16			39.74			83.43			85.51		
Other Ratios															
Net assets that reprice within 1 year / Total assets	15.51			15.44			13.11			-7.16			-7.74		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0			0		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0			0		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	27.36			25.68			26.70			32.81			31.96		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	16.30			14.12			14.74			19.90			20.06		

BHC Name

City/State

1275216

RSSD Number

2

FR Dist.

9

Peer #

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	20.13			63.19			70.02			24.53			50.22		
Dividends declared / Net income	17			65.22			46.89			21.29			19.55		
Net income – dividends / Average equity	27.65			3.48			7.28			22.14			26.49		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0			0		
Dividends from nonbank subsidiaries	4.98			2.70			3			8.01			6.13		
Dividends from subsidiary holding companies.....	522.54			192.25			179.01			435.37			231.83		
Dividends from all subsidiaries	527.52			194.94			182.01			443.38			237.96		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries															
Interest income from bank subsidiaries.....															
Management and service fees from bank subsidiaries															
Other income from bank subsidiaries.....															
Operating income from bank subsidiaries															
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	121.53						210.26			117.75			84.23		
Interest income from nonbank subsidiaries.....	56.44						394.85			377.19			121.84		
Management and service fees from nonbank subsidiaries	79.27						250.01			69.14			43.02		
Other income from nonbank subsidiaries.....	0						0			0			0		
Operating income from nonbank subsidiaries	257.24						855.11			564.08			249.09		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	84.98			100.90			71.31			87.35			42.69		
Interest income from subsidiary holding companies.....	0.67			3.71			2.62			1.58			1.58		
Management and service fees from subsidiary holding companies.....	2.38			5.83			3.54			0.77			1.45		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	88.03			110.44			77.47			89.70			45.72		
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0			0		
Interest income from bank subsidiaries.....	0			1.78			1.43			2.73			4.56		
Management and service fees from bank subsidiaries	2.30			6.68			8.60			6.14			6.67		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	2.30			8.47			10.03			8.86			11.23		
Dividends from nonbank subsidiaries	0.88			1.10			1.30			1.50			2.04		
Interest income from nonbank subsidiaries.....	0.41			2.71			2.45			4.81			2.95		
Management and service fees from nonbank subsidiaries	0.58			1.40			1.55			0.88			1.04		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	1.87			5.22			5.31			7.20			6.03		
Dividends from subsidiary holding companies.....	92.51			78.69			77.78			81.68			77.11		
Interest income from subsidiary holding companies.....	0.73			2.89			2.86			1.48			2.86		
Management and service fees from subsidiary holding companies.....	2.59			4.55			3.86			0.72			2.62		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	95.83			86.13			84.51			83.88			82.60		
Loans and advances from subsidiaries / Short term debt.....	0			116.17			55.38			54.57			404.46		
Loans and advances from subsidiaries / Total debt	0			14.04			12.15			4.48			14.24		